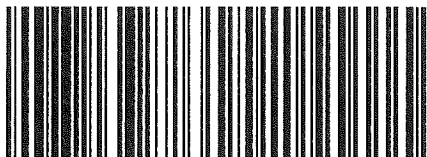


TAB 1

Select Portfolio Servicing  
PO BOX 65250  
Salt Lake City, UT  
84165-0250



9171 9010 7643 2012 2545 54

FRANCISCA ORTIZ  
RAFAEL GENAO  
69 STAMFORD AVE  
PROVIDENCE, RI 02907-0000





May 25, 2016



FRANCISCA ORTIZ  
RAFAEL GENAO  
69 STAMFORD AVE  
PROVIDENCE, RI 02907-0000

**PLEASE READ THIS NOTICE CAREFULLY. TAKE ACTION TO AVOID THE LOSS OF YOUR PROPERTY.**

**NOTICE OF DEFAULT  
RIGHT TO CURE**

Account Number: [REDACTED]  
Property Address: 69 STAMFORD AVE  
PROVIDENCE, RI 02907

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that the mortgage loan related to the real property has been discharged in a Bankruptcy proceeding. Even though your personal liability on the note is discharged, the terms of the mortgage remain in effect. The owner of the mortgage, as lien holder, continues to have an enforceable lien on the real property. We are writing to you regarding account activity that may result in the lien holder exercising its rights under the mortgage. If the lien rights are enforced, you may lose your interest in the real property.

The mortgage on the above referenced property is in default as a result of a failure to make payments as required by the Deed of Trust or Mortgage (Security Instrument). We have previously sent you letters and communications regarding this default in an attempt to resolve this matter. This letter provides information about the default and what rights you have to cure the default. SPS services this account and has been instructed on behalf of the lien holder to pursue remedies under the Security Instrument unless you take action to cure the default before the Cure Date shown below. The lien holder on this account is Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH3 Asset Backed Pass-Through Certificates, Series 2007-CH3 (c/o SPS, PO Box 65250 Salt Lake City, UT 84165-0250).

This letter provides notice of the following:

**The Default**

Payments have not been made under the Security Instrument as shown below. This letter is a formal demand for payment.

**Action Required to Cure the Default**

To cure this default, the Amount Required to Cure must be paid together with payments which may subsequently accrue, on or before the Cure Date listed below.

**Amount Required to Cure the Default**

As of the date of this letter, the total amount due and required to cure the default on the account is \$204,335.76 (Amount Required to Cure) as itemized below:



<b>Itemization of Amount Required to Cure</b> <b>Cure Date: June 24, 2016</b>	
Payment due for April 1, 2009	\$ 196,745.24
<i>Total amount due includes Escrow Payments (Taxes/Insurance) of \$426.05</i>	
Accrued Late Charges	\$925.96
Advances made on Customer's behalf	\$6,664.56
Escrow advance balance (Deficit)	\$0.00
<b><u>Total Amount Outstanding</u></b>	<b>\$ 204,335.76</b>
Unapplied balance	\$ 0.00
<b>AMOUNT REQUIRED AS OF May 25, 2016 TO CURE THE DEFAULT</b>	<b>\$ 204,335.76</b>

Additional payments may accrue between the date of this letter and the Cure Date. If you wish to cure the default after those payments accrue, they should be added to the Amount Required to Cure. You have thirty (30) days from the date of this notice to pay the Amount Required to Cure. This Cure Date is June 24, 2016. Fees and other charges may continue to be assessed to your account after the date of this letter pursuant to the terms of the Security Instrument. In addition, there may be other fees, escrow advances or corporate advances that SPS paid on your behalf or advanced to your account not itemized in this letter. While these amounts are not required to cure the payment default, these amounts are still owed. To obtain the amount required to bring the account current, please contact SPS at our toll free number 800-635-9698.

SPS is not waiving its right to demand that you pay these amounts at a later date. SPS reserves the right to accept one or more payments for less than the Amount Required to Cure, and such acceptance shall not be deemed a waiver of any of its rights under the Security Instrument. This means, for example, if you send us a payment for less than the Amount Required to Cure, we can apply this payment to the amount due and owing, and because the payment did not cure the default, continue the process towards foreclosure. Please be advised that our acceptance of any such partial payment does not prejudice our right to refuse such payment or partial payment in the future.

#### **Possible Consequences of Default**

If SPS does not receive the Amount Required to Cure by the Cure Date, or if some loss mitigation alternative to foreclosure has not started, SPS may initiate foreclosure and require immediate payment in full of the entire outstanding unpaid amount on the account. In other words, SPS may accelerate all payments owing and sums secured by the Security Instrument. If that happens, you may lose your home. A foreclosure will result in the involuntary loss of the property via sale to the lien holder or another person may acquire the property by means of foreclosure and sale, and you may be evicted. Once foreclosure is initiated, additional amounts for legal fees and costs may be incurred. These sums can be significant. They may be added to amounts secured by the Security Instrument, and they may be required to be paid, to the extent permitted by law, if you wish to reinstate or satisfy the lien after foreclosure is initiated.

You have the right to cure after acceleration of your loan and commencement of foreclosure proceedings. If you meet the conditions to reinstate, as provided in the Security Instrument, you may reinstate even after foreclosure has been initiated but prior to sale. This means that once you have met the conditions, the enforcement of the Security Instrument will be stopped and your Note and Security Instrument will remain, as if demand for payment in full had not been made. You will have this right at any time before the earliest of: (a) five days before sale of the property under any power of sale granted by the Security Instrument; (b) another period as applicable law might specify for the termination of your right to have enforcement of the loan stopped; or (c) a judgment has been entered enforcing your Security Instrument. SPS requires that you pay reinstatement amounts in certified funds. Certified funds include a bank wire, cashier's bank check, attorney trust account check, title or escrow company check, or Western Union Quick Collect. Please contact SPS at 800-635-9698 for instructions on submitting these funds. If you reinstate, the Security Instrument shall remain fully effective as if no foreclosure action had started.

#### **Payment Options**

Please provide payments to the following address:

Sent via US Mail to:  
**Select Portfolio Servicing, Inc.**  
**PO Box 65450**  
**Salt Lake City,**  
**UT 84165-0450**

Sent via overnight courier to:  
**Select Portfolio Servicing, Inc.**  
**Attn: Remittance Processing**  
**3217 S. Decker Lake Dr**  
**Salt Lake City, UT 84119**

Payments may be submitted in the following forms:

- (a) Personal check
- (b) Money order
- (c) Bank wire (electronic funds transfer). Please contact SPS for the information necessary to complete a bank wire.
- (d) Certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency.
- (e) Western Union Quick Collect. Reference the loan number above and deliver to Code City: Oswald, Code State: UT.

In some circumstances, you may be able to submit a payment through EZ Pay by calling 800-258-8602 or visiting our website at [www.spservicing.com](http://www.spservicing.com). Please remember that EZ Pay payments clear quickly, and you must have the funds in your checking account on the day you ask us to process a payment. We will obtain your consent prior to initiating payment and will advise you of any fee for this service which may be up to \$15.00.

#### **You Have Options to Avoid Foreclosure!**

SPS is committed to home retention and offers many customer assistance programs designed to help customers avoid foreclosure. These programs are offered at no cost to our customers and may include special payment arrangements, structured repayment plans, or modifications. SPS is a participant in the federal government's Making Home Affordable Program (MHA), which is designed to help preserve home ownership or prevent foreclosure through modification, short sale, and deed-in-lieu options, if you are eligible. Even if you are not eligible for an MHA program, you may be eligible for an SPS resolution program, which could include an SPS modification or settlement alternative.

If you would like to learn more about these programs, you should immediately contact an SPS representative at our toll-free number, 800-635-9698, or visit our website at [www.spservicing.com](http://www.spservicing.com) or visit the U.S. Treasury Department's website at [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov). Our representatives are available by phone Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

**If we can reach an agreement to resolve the default, we will not proceed with and/or commence foreclosure, as long as you comply with the agreement and make required payments.**

#### **Counseling**

HUD approved home ownership counseling may be available to you. You should call 800-569-4287 or TDD 800-877-8339, or go to HUD's website at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) to find the HUD-approved housing counseling agency nearest you. You may be eligible for assistance from the Homeownership Preservation Foundation, which may be reached at the Homeowner's HOPE™ Hotline at 888-995-HOPE™ (888-995-4673) or at their website, [www.995hope.org](http://www.995hope.org), or you may seek help from another non-profit foreclosure avoidance agency.

#### **Servicemembers Civil Relief Act (SCRA)**

SPS is committed to home ownership assistance for active servicemembers and veterans of the United States military. You may be entitled to certain protections under the federal Servicemembers Civil Relief Act (50 U.S.C. 3901 et seq.) regarding your interest rate and the risk of foreclosure if you are a servicemember or a dependent of a servicemember. Counseling for covered servicemembers is available at agencies such as Military OneSource (800-342-9647 or [www.militaryonesource.mil](http://www.militaryonesource.mil)) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>).

Eligible service may include, but is not limited to:

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard), or
- Reserve and National Guard personnel who have been activated and are on Federal active duty, or
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds, or
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration, or
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.



Please send written notice of military service as soon as possible to:

Select Portfolio Servicing, Inc.  
PO Box 65250 Salt Lake City, UT 84165-0250

If you have questions regarding eligibility and application requirements, please call us at 800-258-8602.

**Your Rights**

If you wish to dispute your delinquency or the correctness of the Amount Required to Cure the Default, you may do so by providing a written dispute to SPS at the following address:

Select Portfolio Servicing, Inc.  
PO Box 65277 Salt Lake City, UT 84165-0277

You may call SPS at our toll free number 800-258-8602 to discuss your dispute. However, to protect your rights under federal law, you will need to provide written notice to SPS if you believe that your dispute is unresolved.

You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

**You have options to avoid foreclosure. THE TIME TO ACT IS NOW. Please call us at 800-635-9698.**

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**